

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

DANE WILLIAM SPRANKLE
TRACY MICHELLE SPRANKLE
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:15-70550 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 25, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/05/2015 and confirmed on 9/29/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		110,852.96
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		110,852.96

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	1,900.00	
Trustee Fee	5,130.61	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,030.61

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	M & T BANK	0.00	47,690.92	0.00	47,690.92
	Acct: 0447				
	M & T BANK	10,408.78	10,408.78	0.00	10,408.78
	Acct: 0447				
	SPRINGLEAF FUNDING TRUST 2013-A**	0.00	0.00	0.00	0.00
	Acct: 9943				
	DITECH FINANCIAL LLC(*)++	5,485.40	5,485.40	409.79	5,895.19
	Acct: 1716				
					63,994.89

Priority					
	DANIEL J BOGER ESQ	0.00	0.00	0.00	0.00
	Acct:				
	DANE WILLIAM SPRANKLE	0.00	0.00	0.00	0.00
	Acct:				
	HAROLD SHEPLEY & ASSOC LLC*	1,900.00	1,900.00	0.00	0.00
	Acct:				
	JON MCKECHNIE ESQ++	0.00	0.00	0.00	0.00
	Acct:				
	M & T BANK	0.00	0.00	0.00	0.00
	Acct: 0447				
	SANTANDER CONSUMER USA**	0.00	20,668.80	0.00	20,668.80
	Acct: 7245				
					20,668.80

Unsecured					
	NEW REZ LLC D/B/A SHELLPOINT MORTG	13,209.19	5,245.11	0.00	5,245.11
	Acct: 4732				
	AT & T MOBILITY II LLC	0.00	0.00	0.00	0.00
	Acct: 2786				
	CAPITAL ONE BANK (USA) NA BY AMERIC	425.85	169.10	0.00	169.10
	Acct: 7886				
	CHASE/JPMORGAN CHASE(*)++	0.00	0.00	0.00	0.00
	Acct: 1660				
	LVNV FUNDING LLC, ASSIGNEE	385.29	152.99	0.00	152.99

15-70550 JAD

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 6884				
	AMERICAN INFOSOURCE LP - AGENT DIF	236.07	93.74	0.00	93.74
	Acct: 8734				
	DIVERSIFIED CONSULTANTS++	0.00	0.00	0.00	0.00
	Acct: 8734				
	FED LOAN SERVICING	0.00	0.00	0.00	0.00
	Acct: 8734				
	MERRICK BANK	497.29	197.46	0.00	197.46
	Acct: 7250				
	PA STATE EMPLOYEES CU/PSECU	0.00	0.00	0.00	0.00
	Acct: L09				
	PA STATE EMPLOYEES CU/PSECU	9,147.75	3,632.39	0.00	3,632.39
	Acct: 2265				
	US DEPARTMENT OF EDUCATION	24,347.41	9,667.87	0.00	9,667.87
	Acct: 2265				
	AES/PHEAA**	0.00	0.00	0.00	0.00
	Acct: T001				
	PHEAA(*)	0.00	0.00	0.00	0.00
	Acct: 0742				
	SUNOCO/CBSD	0.00	0.00	0.00	0.00
	Acct:				
					19,158.66

TOTAL PAID TO CREDITORS

103,822.35

TOTAL CLAIMED

PRIORITY 0.00

SECURED 15,894.18

UNSECURED 48,248.85

Date: 01/25/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

DANE WILLIAM SPRANKLE
TRACY MICHELLE SPRANKLE
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:15-70550 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Dane William Sprinkle
Tracy Michelle Sprinkle
Debtors

Case No. 15-70550-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Jan 28, 2021

User: jfur
Form ID: pdf900

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 30, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Dane William Sprinkle, Tracy Michelle Sprinkle, 419 Lincoln Road, Gallitzin, PA 16641-8714
14088056	AES, 1200 N. 7th Street, Harrisburg, PA 17102-1444
14149727	American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178, Los Angeles, CA 90051-5478
14088080	++ CITIBANK, PO BOX 6043, SIOUX FALLS SD 57117-6043 address filed with court:, Sunoco / Citibank SD NA, Attn: Bankruptcy, 7920 NW 110th Street, Kansas City, MO 64153
14153101	Ditech Financial LLC, PO BOX 6154, Rapid City, SD 57709-6154
14153075	+ Ditech Financial LLC, 7340 S. Kyrene Rd., Recovery Dept - T120, Tempe, AZ 85283-4573
14088066	FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14088067	++ GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154 address filed with court:, Green Tree, P.O. Box 94710, Palatine, IL 60094-4710
14088069	Green Tree Servicing LLC, P.O. Box 6172, Rapid City, SD 57709-6172
14088070	+ KML Law Group, Attn: Crystal Espanol, Esq., Suite 5000 - BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1538
15237646	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14088076	PHEAA, 1200 N. 7th Street, Harrisburg, PA 17102-1444
14088075	+ PHEAA, P.O. Box 8147, Harrisburg, PA 17105-8147
14088077	PSECU, c/o Account Services, P.O. Box 659818, San Antonio, TX 78265-9118
14261770	+ SANTANDER CONSUMER USA, INC., P.O. BOX 560284, DALLAS, TX 75356-0284
14136740	U.S.Department of Education, C/O FedLoan Servicing, P.O.Box 69184, Harrisburg PA 17106-9184

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14088057	+ Email/Text: bankruptcynotices@dcicollect.com	Jan 29 2021 01:45:00	AT&T Wireless, c/o Diversified Consultants, Inc., P.O. Box 551268, Jacksonville, FL 32255-1268
14088058	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 29 2021 02:54:42	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14088059	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 29 2021 02:56:18	Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, NC 28272-1083
14088062	Email/PDF: creditonebknotifications@resurgent.com	Jan 29 2021 02:54:41	Credit One Bank, P.O. Box 60500, City Of Industry, CA 91716-0500
14088063	Email/PDF: creditonebknotifications@resurgent.com	Jan 29 2021 02:54:40	Credit One Bank, Attn: Bankruptcy, P.O. Box 98873, Las Vegas, NV 89193-8873
14088064	Email/Text: G06041@att.com	Jan 29 2021 01:45:00	DirecTV, P.O. Box 78626, Phoenix, AZ 85062-8626
14088065	+ Email/Text: bankruptcynotices@dcicollect.com	Jan 29 2021 01:45:00	Diversified Consultants, Inc., P.O. Box 551268, Jacksonville, FL 32255-1268
14088060	Email/PDF: ais.chase.ebn@americaninfosource.com	Jan 29 2021 02:56:18	Chase, Cardmember Service, P.O. Box 15153, Wilmington, DE 19850-5153
14088061	Email/PDF: ais.chase.ebn@americaninfosource.com	Jan 29 2021 02:57:51	Chase, Cardmember Service, P.O. Box 15298,

District/off: 0315-7

User: jfur

Page 2 of 3

Date Rcvd: Jan 28, 2021

Form ID: pdf900

Total Noticed: 35

14110955	Email/PDF: resurgentbknotifications@resurgent.com	Jan 29 2021 02:57:52	Wilmington, DE 19850-5298 LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14108821	Email/Text: camanagement@mtb.com	Jan 29 2021 01:44:00	M&T BANK, PO BOX 1288, Buffalo, NY 14240
14088072	Email/Text: camanagement@mtb.com	Jan 29 2021 01:44:00	M&T Bank, Lending Services, Customer Support, P.O. Box 1288, Buffalo, NY 14240-1288
14088071	Email/Text: camanagement@mtb.com	Jan 29 2021 01:44:00	M&T Bank, P.O. Box 62182, Baltimore, MD 21264-2182
14103809	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 29 2021 02:56:12	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14088074	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 29 2021 02:54:37	Merrick Bank, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
14088073	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 29 2021 02:57:45	Merrick Bank, P.O. Box 660397, Dallas, TX 75266-0397
14088078	Email/Text: bankruptcynotices@psecu.com	Jan 29 2021 01:45:00	PSECU, P.O. Box 67013, Harrisburg, PA 17106-7013
14102825	Email/PDF: cbp@onemainfinancial.com	Jan 29 2021 02:56:12	SPRINGLEAF FINANCIAL SERVICES, PO BOX 3251, EVANSVILLE, IN 47731
14088079	Email/PDF: cbp@onemainfinancial.com	Jan 29 2021 02:54:37	Springleaf Financial Services, P.O. Box 742536, Cincinnati, OH 45274-2536
TOTAL: 19			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ditech Financial LLC
cr		M&T Bank
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
14088068	*P++	GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154, address filed with court:, Green Tree Bankruptcy Department, P.O. Box 6154, Rapid City, SD 57709

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 30, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2021 at the address(es) listed below:

District/off: 0315-7

User: jfur

Page 3 of 3

Date Rcvd: Jan 28, 2021

Form ID: pdf900

Total Noticed: 35

Name	Email Address
Andrew F Gornall	on behalf of Creditor M&T Bank andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor M&T Bank bnicholas@kmlawgroup.com
Celine P. DerKrikorian	on behalf of Creditor Ditech Financial LLC ecfmail@mwclaw.com
Daniel J. Boger	on behalf of Joint Debtor Tracy Michelle Sprankle dnlboger@yahoo.com dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com
Daniel J. Boger	on behalf of Debtor Dane William Sprankle dnlboger@yahoo.com dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com
Jon A. McKechnie	on behalf of Debtor Dane William Sprankle jmckechnie@shepleylaw.com bk@shepleylaw.com
Jon A. McKechnie	on behalf of Plaintiff Dane William Sprankle jmckechnie@shepleylaw.com bk@shepleylaw.com
Jon A. McKechnie	on behalf of Joint Debtor Tracy Michelle Sprankle jmckechnie@shepleylaw.com bk@shepleylaw.com
Jon A. McKechnie	on behalf of Plaintiff Tracy Michelle Sprankle jmckechnie@shepleylaw.com bk@shepleylaw.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Ditech Financial LLC pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecef@chapter13trusteedpa.com

TOTAL: 12